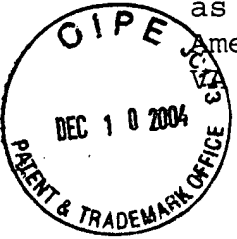


I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to Mail Stop Amendment, Commissioner For Patents, P.O. Box 1450, Alexandria, 22313-1450 on December 4, 2004.




Raymond A. Joao

RJ450

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/032,458

FILED : JANUARY 2, 2002

FOR : APPARATUS AND METHOD FOR PROVIDING MARKETING,
ADVERTISING, AND/OR PROMOTIONAL, MATERIALS WITH
ACCOUNT BILLING AND/OR ACCOUNT STATEMENT
INFORMATION

EXAMINER : P. ELISCA

GROUP : 3621

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

This is an Amendment and Response to Office Action in response to the Office Action, mailed August 9, 2004, wherein

the Examiner rejected Claims 21-40 in view of a prior art reference.

Based on the following Amendments and Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

Please amend the application as follows: